



ADVENTUROUS ALLOCATION FUND

Information is correct at 31 March 2019

FUND FACTS

| | | |
|--|-------------------------|---|
| | OBJECTIVE | To achieve positive returns while managing the fund within its target risk level. |
| | INVESTMENT STYLE | Active & Passive Multi Strategy |
| | SIZE | 11.6 million |

IRISH LIFE RISK LEVEL (IL)

| IL1 | IL2 | IL3 | IL4 | IL5 | IL6 | IL7 |
|------------|-----|-----|-----|-----|-----|-------------|
| | | | | | | |
| LOWER RISK | | | | | | HIGHER RISK |

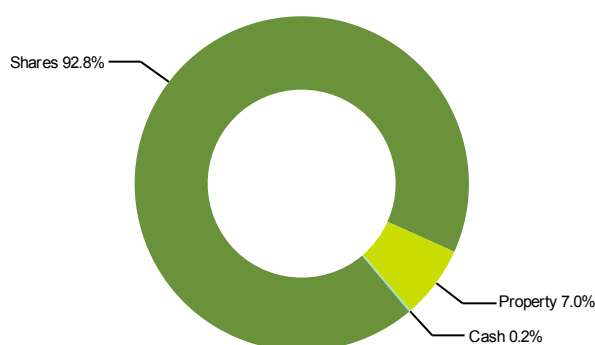
FUND DESCRIPTION

This fund is a mix of assets such as shares and property. It features several risk management strategies and may invest in cash from time to time.

This is a high risk fund, which aims to have a high allocation to high risk assets such as shares and property. The fund manager monitors and rebalances the fund regularly and may change the mix over time.

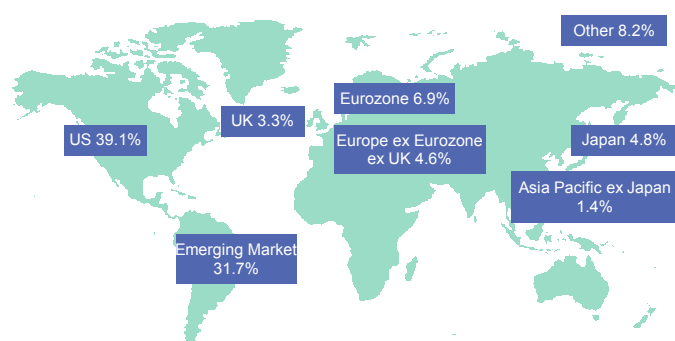
Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



| | |
|------------------------------|--------------|
| SHARES | 92.8% |
| Global Shares (DSC) | 47.9% |
| Emerging Market Shares | 29.2% |
| Option Strategy | 7.8% |
| Global Low Volatility Shares | 6.3% |
| Infrastructure Equities | 1.6% |
| PROPERTY | 7.0% |
| CASH | 0.2% |

SHARE REGIONAL DISTRIBUTION



TOP TEN SHARE HOLDINGS

| STOCK NAME | % of FUND |
|------------------------------------|-----------|
| TENCENT HOLDINGS LTD | 2.2% |
| ALIBABA GROUP HOLDING LTD | 2.0% |
| TAIWAN SEMICONDUCTOR MANUFACTURING | 1.7% |
| SAMSUNG ELECTRONICS CO LTD | 1.6% |
| APPLE INC | 1.2% |
| MICROSOFT CORP | 1.1% |
| AMAZON.COM INC | 0.9% |
| ALPHABET INC | 0.9% |
| NASPERS LTD | 0.8% |
| CHINA CONSTRUCTION BANK CORP | 0.7% |

The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. Part of this fund may borrow to invest in property. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited.

Warning: This fund may be affected by changes in currency exchange rates.

SHARE SECTOR DISTRIBUTION

| SECTOR | % of FUND |
|------------------------|-----------|
| Financials | 18.2% |
| Information Technology | 14.4% |
| Consumer Discretionary | 11.5% |
| Communication Services | 10.1% |
| Industrials | 8.5% |
| Health Care | 8.3% |
| Consumer Staples | 8.0% |
| Energy | 7.5% |
| Materials | 5.5% |
| Other | 8.0% |

RISK MANAGEMENT STRATEGIES

This fund uses a diversified range of risk management strategies. These aim to reduce the impact of the various ups and downs the fund may experience. Currently:

- Portfolio Rebalancing
- The Dynamic Share to Cash (DSC) model
- Global Low Volatility Shares
- Option Strategy
- Currency Hedging

Risk management strategies will be reviewed regularly and may be changed. Please see www.irishlife.ie for more details on these strategies.

CALENDAR YEAR RETURN

YTD

| | |
|------|-------|
| Fund | 8.58% |
|------|-------|

PERFORMANCE AS AT 31/03/2019

| | 1 Month | 3 Month | Since Launch |
|------|---------|---------|--------------|
| Fund | 1.67% | 8.58% | 4.74% |

Fund returns are quoted before taxes and after a standard annual management charge of 1.00%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 27 Nov 2018; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

Irish Life Investment Managers are recognised internationally for their expertise, innovation and track record:
-PASSIVE MANAGER OF THE YEAR - European Pensions Awards 2018
-INVESTMENT MANAGER OF THE YEAR - Irish Pension Awards 2017
-EQUITIES MANAGER OF THE YEAR - Irish Pension Awards 2016-2017
-BEST INVESTMENT FUND PROVIDER - Longboat Analytics Awards 2017

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>

Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.
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